



LOCAL HELP FOR PEOPLE WITH MEDICARE

## Ask SHIP

Mary Phillips

**Q:** I received a letter stating that I will no longer receive Extra Help next year. I am on limited income, is there anything I can do?

**A:** Letters were sent to Medicare beneficiaries, who no longer automatically qualify for Extra Help. A person automatically qualified for extra help if they fell into specific categories. These categories are as follows: they have both Medicare and Medicaid (dual-eligible); they are part of the Medicare Savings Program (they get help paying for their Medicare premiums and/or co-pays from Medicaid); or they have Medicare and receive Supplemental Security Income (SSI)

Those beneficiaries who are no longer in one of these categories will not automatically qualify for Extra Help in 2008.

You may still qualify for Extra Help, even if you do not qualify automatically. You will just need to complete an application for Extra Help. Applications were included in the letters informing beneficiaries they no longer automatically qualify.

To speed up the determination process you can apply online at the Social Security website [www.ssa.gov](http://www.ssa.gov).

**Q:** What are the enrollment periods for Medicare Advantage Plans?

**A:** There are four types of enrollment periods for Medicare Advantage Plans (MA): Initial Enrollment, Annual Enrollment, A Open Enrollment, and Special Enrollment.

The Initial Enrollment Period is determined by when your Medicare coverage begins. There is a 7-month period for Initial Enrollment. This period includes the 3 months before an individual becomes eligible, the month the person becomes eligible, and the 3 months after the month of eligibility.

The Annual Enrollment Period begins November 15<sup>th</sup> and ends December

31<sup>st</sup>. Every year during this time period, Medicare beneficiaries will be able to enroll into a plan, switch plans or disenroll from a plan and return to Original Medicare.

The Open Enrollment Period runs between January 1<sup>st</sup> and March 31<sup>st</sup> each year. You may join or switch plans at this time; however, your choice of plans will be limited based on your prescription drug coverage. Between January 1<sup>st</sup> and March 31<sup>st</sup>, you will not be able to add or drop drug coverage.

- If you have a MA Plan with drug coverage (MAPD), you can join another MAPD plan, Original Medicare with a Prescription Drug Plan (PDP) or a Private-Fee-For-Service (PFFS) advantage plan with a PDP.
- If you have a MA Plan with no drug coverage (MA-only), you can join another MA-only or Original Medicare only.
- If you have Original Medicare and a PDP, you can join MAPD, or a PFFS with the same PDP.

- If you have Original Medicare, you can join a MA-only plan.

Special Enrollment Periods are available when specific conditions occur; such as, when you move out of the service area.

For more information on Medicare Advantage Plans and the enrollment periods call SHIP at 1-800-452-4800, 1-800 Medicare (1-800-633-4227), or go to the Medicare website [www.medicare.gov](http://www.medicare.gov).

Address your questions to:

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1-800-452-4800